

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN THE MATTER OF:**

**CHIQUILLA LUCAS**

**CHAPTER 13 CASE NO.:**

**20-12294-JDW**

**LIMITED OBJECTION TO MOTION TO MODIFY  
CHAPTER 13 PLAN AFTER CONFIRMATION**

COMES NOW Locke D. Barkley, Chapter 13 Trustee (the "Trustee"), by and through counsel, and files this Limited Objection to the Motion to Modify Chapter 13 Plan After Confirmation (Dkt. #43) (the "Motion") filed by the Debtor and in support thereof states as follows:

1. The Trustee has no objection to the Debtor's request to surrender the 2017 Nissan Maxima (the "Vehicle") to Portfolio Recovery Associates (the "Creditor"). However, the Trustee has not received insurance proceeds or any information from the Debtor or the Debtor's attorney regarding the insurance claim including the name of the insurance company, contact information for the insurance company, or the amount of the expected proceeds.

2. Therefore, the Trustee is unable to determine whether the insurance proceeds will be enough to pay the remaining balance of the Creditor's claim in full pursuant to Section 3.3 of the Confirmed Plan (Dkt. #19), or if there will be any excess proceeds to refund the Debtor based on the Debtor's claimed exemption for the Vehicle in the amount of \$3,437.50 on Amended Schedule C (Dkt. #48). Accordingly, the Trustee requests that the Debtor provide the Trustee with the required information about the insurance claim prior to the hearing on this matter.

WHEREFORE, PREMISES CONSIDERED, the Trustee prays that this Limited Objection be received and upon a hearing hereon, this Court will enter its order granting the Motion subject to the limitations above and for such other, further, and general relief to which the Trustee and this bankruptcy estate may be entitled.

Dated: December 20, 2023.

Respectfully submitted,

**LOCKE D. BARKLEY  
CHAPTER 13 TRUSTEE**

By: /s/ Melanie T. Vardaman  
ATTORNEYS FOR TRUSTEE  
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**CERTIFICATE OF SERVICE**

I, the undersigned attorney for the Trustee, do hereby certify that I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and that I either mailed by United States Postal Service, first class, postage prepaid, or electronically notified through the CM/ECF system, a copy of the above and foregoing to the Debtor, attorney for the Debtor, the United States Trustee, and other parties in interest, if any, as identified below.

Dated: December 20, 2023.

/s/ Melanie T. Vardaman  
MELANIE T. VARDAMAN